

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Evelyn Kepple  
Debtor

Case No. 18-02826-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jun 15, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2023:**

Recip ID	Recipient Name and Address
db	+ Evelyn Kepple, 314 Gold Key Road, Milford, Pa 18337-5039
5081548	++++ ASPIRE/CB&T, 9 CORPORATE RIDGE PKWY, COLUMBUS GA 31907-3049 address filed with court:, Aspire/Cb&T, 9 Mutec Dr, Columbus, GA 31907
5194099	+ CITIMORTGAGE, INC., C/O CENLAR FSB 425 PHILLIPS BLVD, EWING NJ 08618-1430
5203278	+ CITIMORTGAGE, INC., C/O CENLAR FSB 425 PHILLIPS BLVD, EWING NJ 08618, CITIMORTGAGE, INC., C/O CENLAR FSB 425 PHILLIPS BLVD EWING NJ 08618-1430
5105606	+ CitiMortgage, Inc., 425 PHILLIPS BLVD., EWING, NJ 08618-1430
5081556	+ Daniel R Sherer, PO Box 568, Dingmans Ferry, PA 18328-0568
5081558	++ FLAGSHIP RESORT, 60 NORTH MAINE AVENUE, ATLANTIC CITY NJ 08401-5518 address filed with court:, Flagship Resort Development Corp, 60 North Maine Avenue, Atlantic City, NJ 08401
5099896	++ GOLD KEY COUNTRY CLUB, 111 GOLD KEY ROAD, MILFORD PA 18337-5037 address filed with court:, Gold Key Country Club, 111 Gold Key Road, Milford, PA 18337
5081559	Goodyr/Cbna, P.O. Box 5003, Sioux Falls, SD 57117
5086425	+ Granite State Management & Resources, U.S. Department of Education, P.O. Box 4414, Portland OR 97208-4414
5313055	NRZ Pass-Through Trust VIII, P.O. Box 10826, Greenville, SC 29603-0826
5313056	NRZ Pass-Through Trust VIII, P.O. Box 10826, Greenville, SC 29603-0826, NRZ Pass-Through Trust VIII, P.O. Box 10826 Greenville, SC 29603-0826
5081564	Synch/Sleepys, Po Box 276, Dayton, OH

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 15 2023 18:48:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: RASEBN@raslg.com	Jun 15 2023 18:47:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane & Pa, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
5081549	EDI: CAPITALONE.COM	Jun 15 2023 22:45:00	Cap One, Po Box 85015, Richmond, VA 23285-5075
5095205	EDI: CAPITALONE.COM	Jun 15 2023 22:45:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5104466	Email/PDF: bncnotices@becket-lee.com	Jun 15 2023 18:55:34	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5081550	+ Email/Text: bankruptcy@cavps.com	Jun 15 2023 18:48:00	Cavalry Portfolio Serv, 4050 E Cotton Center Blv, Phoenix, AZ 85040-8862
5082194	+ Email/Text: bankruptcy@cavps.com	Jun 15 2023 18:48:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

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5081551	+ EDI: WFNNB.COM	Jun 15 2023 22:45:00	Cb/Vicsrt, 220 W Schrock Rd, Westerville, OH 43081-2873
5081552	+ EDI: CITICORP.COM	Jun 15 2023 22:45:00	Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
5081553	+ EDI: CITICORP.COM	Jun 15 2023 22:45:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
5194100	EDI: CITICORP.COM	Jun 15 2023 22:45:00	CitiMortgage, Inc., PO Box 6030, Sioux Falls SD 57117-6030
5081554	+ EDI: CITICORP.COM	Jun 15 2023 22:45:00	Citimortgage, P.O. Box 6243, Sioux Falls, SD 57117-6243
5081555	+ EDI: WFNNB.COM	Jun 15 2023 22:45:00	Comenitybank/Victoria, Po Box 182789, Columbus, OH 43218-2789
5081561	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 15 2023 18:47:00	Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
5081562	+ Email/Text: EBN@edfinancial.com	Jun 15 2023 18:47:00	Nhhelc/Gsm&R, Po Box 3420, Concord, NH 03302-3420
5105522	EDI: PRA.COM	Jun 15 2023 22:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5081747	+ EDI: RECOVERYCORP.COM	Jun 15 2023 22:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5081563	+ EDI: PRA.COM	Jun 15 2023 22:45:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5104617	EDI: Q3G.COM	Jun 15 2023 22:45:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5105883	+ Email/Text: BankruptcyMail@questdiagnostics.com	Jun 15 2023 18:48:00	Quest Diagnostics Inc, 500 Plaza Drive, Secaucus, NJ 07094-3656
5108076	+ Email/Text: bncmail@w-legal.com	Jun 15 2023 18:48:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5081565	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 15 2023 18:47:00	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
5098402	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 15 2023 18:47:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5383573	Email/Text: mtgbk@shellpointmtg.com	Jun 15 2023 18:47:00	U.S. Bank National Association, c/o NewRez LLC d/b/a Shellpoint Mortgage, Servicing, PO Box 10826, Greenville, SC 29603-0826
5383574	+ Email/Text: mtgbk@shellpointmtg.com	Jun 15 2023 18:47:00	U.S. Bank National Association, c/o NewRez LLC d/b/a Shellpoint Mortgage, Servicing, PO Box 10826, Greenville, SC 29603-0826, U.S. Bank National Association 29603-0826
5501593	+ Email/Text: bkteam@selenefinance.com	Jun 15 2023 18:47:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
5501594	+ Email/Text: bkteam@selenefinance.com	Jun 15 2023 18:47:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019, U.S. Bank Trust National Association 75019-6295
5330546	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 15 2023 18:48:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
5330547	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 15 2023 18:48:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association, as, Serviced by Select Portfolio Servicing,
5081566	+ EDI: WFFC2		

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5100042	EDI: WFFC2	Jun 15 2023 22:45:00	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
5098528	+ EDI: WFFC2	Jun 15 2023 22:45:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5081567	+ EDI: WFFC.COM	Jun 15 2023 22:45:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
		Jun 15 2023 22:45:00	Wells Fargo Hm Mortgag, 7495 New Horizon Way, Frederick, MD 21703-8388

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Goldman Sachs Mortgage Company
5081560		Kohls/Cap1
cr	*	NRZ Pass-Through Trust VIII, P.O. Box 10826, Greenville, SC 29603-0826
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5105882	*P++	GOLD KEY COUNTRY CLUB, 111 GOLD KEY ROAD, MILFORD PA 18337-5037, address filed with court:, Gold Key Country Club, 111 Gold Key Road, Milford, PA 18337
5081557	##+	Equiant Financial Svcs, 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2023 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor U.S. Bank Trust National Association cwohrlab@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor WELLS FARGO BANK N.A. pamb@fedphe.com
Kristin Ann Zilberstein	on behalf of Creditor NRZ Pass-Through Trust VIII Kris.Zilberstein@Padgettlawgroup.com
Kristin Ann Zilberstein	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee of the New Residential Mortgage Loan Trust 2020- NPL1 Kris.Zilberstein@Padgettlawgroup.com

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Patrick James Best

on behalf of Debtor 1 Evelyn Kepple patrick@armlawyers.com  
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com

Robert Joseph Davidow

on behalf of Creditor CITIMORTGAGE INC. r.davidow@mgplaw.com

Thomas Song

on behalf of Creditor WELLS FARGO BANK N.A. tomysong0@gmail.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1

Evelyn Kepple

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9751

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-02826-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Evelyn Kepple  
fka Evelyn Picinich6/15/23**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**